



Order Filed on September 4, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT<br>DISTRICT OF NEW JERSEY   |
| <b>Caption in Compliance with D.N.J. LBR 9004-1</b>  |
| DENISE CARLON, ESQUIRE<br>KML LAW GROUP, P.C.<br>Sentry Office Plz<br>216 Haddon Ave.<br>Suite 406<br>Westmont, NJ 08018<br><a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a><br>Attorneys for Movant<br>VW Credit Leasing, Ltd |
| In Re:<br><br>Cynthia P. Horta,<br><br>Debtor.   |

Case No.: 18-23600 CMG  
Adv. No.:  
Hearing Date: 9/5/18 @ 10:00 a.m.  
  
Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: September 4, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Page 2

Debtors:

Cynthia P. Horta

Case No.:

18-23600 CMG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, Ltd, holder of a mortgage on property known as 2017 VOLKSWAGEN JETTA SEDAN, VIN: 3VW2B7AJ6HM254403, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Bruce Atkinson, Esquire, attorney for Debtor, Cynthia P. Horta, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the Debtor hereby assumes this lease;  
and

It **ORDERED, ADJUDGED and DECREED** that the lease shall be unaffected by the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Cynthia P Horta  
Debtor

Case No. 18-23600-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db +Cynthia P Horta, 34 Bryce Canyon Road, Howell, NJ 07731-9050

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Bunce Atkinson on behalf of Debtor Cynthia P Horta bunceatkinson@aol.com

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com

TOTAL: 6